

(Official Form 1) (10/05)

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Berman, Jay M				Name of Joint Debtor (Spouse) (Last, First, Middle):																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-1005				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):																							
Street Address of Debtor (No. & Street, City, and State): 1130 Pine Oaks Circle Lake Forest, IL				Street Address of Joint Debtor (No. & Street, City, and State):																							
ZIP Code 60045				ZIP Code																							
County of Residence or of the Principal Place of Business: Lake				County of Residence or of the Principal Place of Business:																							
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																							
ZIP Code				ZIP Code																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:		Nature of Business (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <hr/> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.																									
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000		25,001-50,000	50,001-100,000	OVER 100,000																	
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>							\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																				
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																				
Estimated Debts <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>							\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																				

(Official Form 1) (10/05)

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Berman, Jay M**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.

X /s/ Leonard S. Becker**August 23, 2006**

Signature of Attorney for Debtor(s)

Date

Leonard S. Becker**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

Certification Concerning Debt Counseling by Individual/Joint Debtor(s)

☒ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property*Check all applicable boxes.*

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Berman, Jay M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jay M Berman
Signature of Debtor **Jay M Berman**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 23, 2006
Date

Signature of Attorney

X /s/ Leonard S. Becker
Signature of Attorney for Debtor(s)

Leonard S. Becker 6211368
Printed Name of Attorney for Debtor(s)

Leonard S. Becker
Firm Name
312 N. May
Suite 100
Chicago, 60607

Address

Email: lenbecker@sbcglobal.net
312-492-7700 Fax: 312-492-7702

Telephone Number

August 23, 2006
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Northern District of Illinois

In re **Jay M Berman**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,350.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		9,999.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	54		1,498,366.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	23			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			9,645.00
Total Number of Sheets of ALL Schedules		87			
Total Assets			5,350.00		
Total Liabilities				1,508,365.75	

United States Bankruptcy Court
Northern District of Illinois

In re **Jay M Berman**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Form B6A
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total >	0.00	(Total of this page)
Total >	0.00	

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Northview Bank and Trust	-	2,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Usual and typical household furnishings including bedroomset, tv, kitchenware	-	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Usual and typical wearing apparel	-	300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		.45 caliber handgun	-	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term insurance with no surrender value issued by Valley Forge Ins.	-	0.00
		Whole Life Policy with no cash equity or surrender value, issued by Prudential Insurance	-	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **4,500.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		200 shares of Sirius Satellite Radio	-	750.00
		100% ownership in Berman & Associates, Inc., an IL corp no longer actively conducting business.	-	100.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **850.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	5,350.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Northview Bank and Trust	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<u>Household Goods and Furnishings</u>			
Usual and typical household furnishings including bedroomset, tv, kitchenware	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<u>Wearing Apparel</u>			
Usual and typical wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Stock and Interests in Businesses</u>			
100% ownership in Berman & Associates, Inc., an IL corp no longer actively conducting business.	735 ILCS 5/12-1001(b)	0.00	100.00

Case No. _____

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 continuation sheets attached

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Acorn P.O. Box 802 CM:L-321: Drew University Madison, NJ 07940	X -	2005 Debt incurred by Berman and Associates, Inc.			X	480.00
Account No. All State Austin Peay State University P.O. Box 4634 Clarksville, TN 37044	X -	2005 Debt incurred by Berman and Associates, Inc.			X	3,396.00
Account No. Alligator P.O. Box 14257 Gainesville, FL 32604	X -	2005 Debt incurred by Berman and Associates, Inc.			X	11,183.90
Account No. 371530799873002 3717320935212 American Express POB 297879 Fort Lauderdale, FL 33329	-	revolving charge card purchases				13,700.00
Subtotal (Total of this page)						28,759.90

53 continuation sheets attached

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Antelope University of nebraska at Kearney P.O.Box 120 Kearney, NE 68849	X	-				X	787.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Aquinas University of Scranton Box C Scranton, PA 18510	X	-				X	1,215.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Archway Bryant University Box 7 Smithfield, RI 02917	X	-				X	105.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Arthur 751 George St. N Suite 104 Peterborough, Ontario, CA	X	-				X	1,100.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Athenas Messenger 3085 Woodman Drive Kettering, OH 45420	X	-				X	587.00
Sheet no. <u>1</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							3,794.50

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Athens Banner Herald P.O. Box 932759 Atlanta, GA 31193	X	-				X	1,501.30
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Ausrin Chronicle P.O. Box 49066 Austin, TX 78765	X	-				X	782.85
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Avion 600 S. Clyde Morris Blvd. Daytona Beach, FL 32114	X	-				X	1,602.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Baylor Lariat One Bear Place #97330 Waco, TX 76798	X	-				X	2,920.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Beachcomber Palm Beach Community College 4200 N. Congress Avenue Lake Worth, FL 33461	X	-				X	1,500.00
Sheet no. <u>2</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							8,306.15

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Bengal Idaho State University Campus Box 8009 Pocatello, ID 83209	X	-	Debt incurred by Berman and Associates, Inc.			X	658.00
Account No.			2003-2006				
Berman & Associate, Inc. 910 Skokie Blvd. Northbrook, IL 60062	-		Loans made to Debtor since 1995				125,000.00
Account No.			2005				
Blue & White Flash Jackson State University P.O. Box 18449 Jackson, MS 39217	X	-	Debt incurred by Berman and Associates, Inc.			X	806.25
Account No. 400062XXXX			2005				
BMW Financial Services POB 390902 Minneapolis, MN 55439	-		balance due on lease of automobile				19,296.00
Account No.			2005				
Breeze G1 Anthony-Seeger Hall MSC 6805, James Madison University Harrisonburg, VA 22807	X	-	Debt incurred by Berman and Associates, Inc.			X	5,732.00
Sheet no. 3 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							151,492.25

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Brookhaven Courier Brookhaven College 3939 Valley View Lane Farmers Branch, TX 75244	X	-				X	360.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Brunswickan 21 pacey Drive, UNB SUB-Room 35 Frederickton, N.B. E3B 5A3	X	-				X	2,880.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Bulletin 1000 E. Victoria Street Carson, CA 90747	X	-				X	250.00
Account No.			205 Debt incurred by Berman and Associates, Inc.				
Butler Collegian Eugene S.Pulliam School of Journali Butler University 4600 Sunset Ave. Indianapolis, IN 46208	X	-				X	1,066.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
California Times Student Association Business office 3rd. floor, Natali Student Center California, PA 15419	X	-				X	4,765.25
Sheet no. 4 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,321.75

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2005				
Campus Echo 1801 Fayetteville Street Durham, NC 27707	X	-	Debt incurred by Berman and Associates, Inc.			X	410.00
Account No.			2005				
Campus Times Newspaper 1950 Third Street La Verne, CA 91750	X	-	Debt incurred by Berman and Associates, Inc.			X	3,325.00
Account No.			revolving				
Capital One Services POB 85015 Richmond, VA 23285		-	credit card purchases				164.76
Account No.			2005				
Carolinian Box 10, Elliott University Center The university of North Carolina Greensboro, NC 27412	X	-	Debt incurred by Berman and Associates, Inc.			X	3,725.00
Account No.			2005				
CBS Outdoor a/k/a Viacom Outdoor 185 US Highway 46 Fairfield, NJ 07004	X	-	Debt incurred by Berman and Associates, Inc.			X	1,222.50
Sheet no. <u>5</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							8,847.26

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Chanticleer Coastal Carolina Unive.Student News P.O. Box 261954 Conway, SC 29528	X	-	Debt incurred by Berman and Associates, Inc.			X	905.95
Account No.			2005				
Charlatan Pubilcations 531 Unicentre 1125 Colonel By Drive Ottawa, Ontario K1S 5B6	X	-	Debt incurred by Berman and Associates, Inc.			X	2,828.00
Account No. 414720201468			revolving				
Chase POB 15153 Wilmington, DE 19886		-	credit card purchases				13,820.00
Account No.			2005				
Chicago Sun-Times Midwest Suburban Publishing 6901 W. 159th Street Tinley Park, IL 60477	X	-	Debt incurred by Berman and Associates, Inc.			X	39,450.00
Account No.			2005				
Chronicle P.O. Box 3146 Savannah, GA 31402	X	-	Debt incurred by Berman and Associates, Inc.			X	1,512.00
Sheet no. 6 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 58,515.95

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Chronicle (Quinnipiac) Quinnipiac University 275 Mount Carmel Avenue, Box 10 Hamden, CT 06518	X	-				X	400.00
Account No. 6034320131112xxx			2001 alleged credit card charges				
Citibank USA NA POB 6500 Sioux Falls, SD 57117		-				X	2,519.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
City of Gainesville Billing & Collection, Station 47 P.O. Box 490 Gainesville, FL 32602	X	-				X	1,570.80
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
CIUT-FM 91 St. George Street Toronto, Ontario M55 2E8	X	-				X	2,188.75
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
CKEY-EM c/o WILD Radio 101 P.O. Box 275 Niagara Falls, NY 14302-9998	X	-				X	2,873.00
Sheet no. <u>7</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,551.55

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Clear Channel Outdoor 4000 South Morgan Street Chicago, IL 60609-2581	X	-				X	5,600.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Collegian 555 N. Indian Creek Drive Clarkston, GA 30021	X	-				X	3,500.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Collegiate Grend Rapids Community College 143 Bostwick NE, Student Newspaper Grand Rapids, MI 49503	X	-				X	250.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Columbia Chronicle 623 S. Wabash Street Suite 205 Chicago, IL 60605	X	-				X	450.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Comment Bridgewater State College Rondileau Campus Center Bridgewater, MA 02325	X	-				X	969.80
Sheet no. <u>8</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,769.80

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Commonwealth Times P.O. Box 842010 910 W. Main Street, Room 1149 Richmond, VA 23284	X	-				X	3,125.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Corsair Pensacola Junior College 1000 College Blvd., Bldg. 4, Room 469 Pensacola, FL 32504	X	-				X	1,953.49
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Courier 425 22nd Street Glen Ellyn, IL 60137	X	-				X	2,298.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Creightonian Creighton University 2500 California Street Omaha, NE 68178	X	-				X	500.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily California 600 Eshleman Hall-UCB P.O. Box 1949 Berkeley, CA 94701	X	-				X	12,845.54
Sheet no. 9 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							20,722.03

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily Egyptian 1259 Communications Bldg. 1100 Lincoln Drive Carbondale, IL 62901	X	-				X	6,254.40
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily Illini Illini Media Company 57 East Green Street Champaign, IL 61820	X	-				X	5,823.98
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily Illini Technograph Illini Media Company 57 East Green Street Champaign, IL 61820	X	-				X	895.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily Kent Stater 101 Taylor Hall P.O.Box 5190 Kent, OH 44242	X	-				X	9,546.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Daily Nebraskan 20 Nebraska Union P.O.Box 880448 Lincoln, NE 68588	X	-				X	13,959.63
Sheet no. 10 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							36,479.51

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Daily Orange 744 Ostrom Avenue Syracuse, NY 13210	X	-	Debt incurred by Berman and Associates, Inc.			X	4,331.61
Account No.			2005				
Daily Sundial 18111 Nordhoff Street Northridge, CA 91330	X	-	Debt incurred by Berman and Associates, Inc.			X	7,166.00
Account No.			2005				
De Paulia Advertising Derpartment 2322 n. Kenmore Avenue Chicago, IL 60614	X	-	Debt incurred by Berman and Associates, Inc.			X	6,849.50
Account No.			2005				
Delta Statement Delta State University H.L. Nowell Union 302B-Box 3204 Cleveland, MS 38733	X	-	Debt incurred by Berman and Associates, Inc.			X	1,875.00
Account No.			2005				
Eagle Mary Graydon Center, Suite 252 4400 Massachusetts Avenue NW Washington, DC 20016	X	-	Debt incurred by Berman and Associates, Inc.			X	8,557.76
Sheet no. <u>11</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							28,779.87

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
El Paisano 3600 Workman Mill Road Whittier, CA 90601	X	-	Debt incurred by Berman and Associates, Inc.			X	1,650.00
Account No. 442828145100xxxx			revolving				
Elan Financial Services POB 790408 Saint Louis, MO 63179		-	credit card charges				22,703.00
Account No.			2005				
Emory Wheel Student Newspaper of Emory Universi Drawer W Atlanta, GA 30322	X	-	Debt incurred by Berman and Associates, Inc.			X	4,358.41
Account No.			2005				
ESPN 13039 Collections Center Drive Chicago, IL 60693	X	-	Debt incurred by Berman and Associates, Inc.			X	50,000.00
Account No.			2005				
Et Cetera Eastifield College, Business Office 3737 Motley Drive Mesquite, TX 75150	X	-	Debt incurred by Berman and Associates, Inc.			X	660.00
Sheet no. 12 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							79,371.41

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Exponent University of Alabama 104 University Center Huntsville, AL 35899	X	-	Debt incurred by Berman and Associates, Inc.			X	1,560.00
Account No.			2005				
Fairfield Mirror 1073 North Benson Road Box AA - Fairfield University Fairfield, CT 06824	X	-	Debt incurred by Berman and Associates, Inc.			X	660.00
Account No.			2005				
Falcon Times Miami Dade College North Campus 11380 NW 27th Avenue, Room 4209 Miami, FL 33167	X	-	Debt incurred by Berman and Associates, Inc.			X	450.00
Account No.			2005				
Flagpole P.O. Box 1027 Athens, GA 30603	X	-	Debt incurred by Berman and Associates, Inc.			X	1,210.00
Account No.			2004-2006				
Follett Higher Education c/o Seyfarth Shaw 55 West Monroe #4200 Chicago, IL 60603	X	-	Alleged Breach of Contract, Fraud			X	Unknown
Sheet no. 13 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							3,880.00

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				342.55
Free Times P.O. Box 8295 Columbia, SC 29202	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				1,694.36
FS View P.O.Box 2028 Tallahassee, FL 32316-0334	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				1,012.73
Gainesville Sun 2700 SW 13th Street Gainesville, FL 32608	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				4,713.36
Gamecock 1400 Greene Street Russell House 343 Columbia, SC	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				7,087.00
Georgetown Voice Georgetown University Box 571066 - Leavey 413 Washington, DC 20057	X	-				X	
Sheet no. <u>14</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 14,850.00

Form B6F - Cont.
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Gorge Street Observer 66 George Street Charleston, SC 29412	X	-	Debt incurred by Berman and Associates, Inc.			X	2,170.00
Account No.			2005				
GW Hatchet 2140 G. Street, NW Washington, DC 20052	X	-	Debt incurred by Berman and Associates, Inc.			X	14,640.80
Account No.			2005				
Hartford Courant P.O. Box 40000 Dept 215 Hartford, CT 06151	X	-	Debt incurred by Berman and Associates, Inc.			X	3,022.20
Account No.			2005				
Hawk Saint Joseph University 5600 City Avenue Philadelphia, PA 19131	X	-	Debt incurred by Berman and Associates, Inc.			X	450.00
Account No.			2005				
Henderson Oracle HSU Box 7693 Arkadelphia, AR 71999	X	-	Debt incurred by Berman and Associates, Inc.			X	340.00
Sheet no. <u>15</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							20,623.00

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Herald Advertising P.O. Box 1930 State University, AR 72467	X	-	Debt incurred by Berman and Associates, Inc.			X	6,092.75
Account No.			revolving				
HFC POB 17574 Baltimore, MD 21297-1574	-		personal line of credit				15,000.00
Account No.			2005				
Hoya Georgetown University P.O.Box 571065 Washington, DC 20057	X	-	Debt incurred by Berman and Associates, Inc.			X	3,596.18
Account No.			2005				
Humber Humber College 205 Humber College Blvd. Etobicoke, Ontario M9W 5L7	X	-	Debt incurred by Berman and Associates, Inc.			X	632.00
Account No.			2005				
In Motion Daytona Beach Community College 1200 W. International Speedwaay Blv Daytona Beach, FL 32114	X	-	Debt incurred by Berman and Associates, Inc.			X	3,600.00
Sheet no. <u>16</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							28,920.93

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Informer Student Newspaper of Univ.of Hartfo 200 Bloomfield Avenue West Hartford, CT 06117	X	-				X	2,463.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Insight Media 2105 West Park Court Champaign, IL 61821	X	-				X	1,583.14
Account No.			2004-present account services provided to Berman & Assoc. Inc.				
Jacob & Newmark 100 Lexington Drive Buffalo Grove, IL 60089	X	-					10,000.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Johnsonian Winthrop University Student Publica 218 Dinkins Student Center Rock Hill, SC 29733	X	-				X	4,015.20
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Kance Shasta College P.O.Box 496006,11555 Old Oregon Tra Redding, CA 96049	X	-				X	735.00
Sheet no. <u>17</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							18,796.34

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
KBFM-FM Clear Channel Broadcasting P.O. Box 847413 Dallas, TX 75284-7413	X	-	Debt incurred by Berman and Associates, Inc.			X	1,975.17
Account No.			2005				
KBLZ/KAZE 212 Grande Blvd. # C120 Tyler, TX 75703	X	-	Debt incurred by Berman and Associates, Inc.			X	2,958.00
Account No.			2005				
KCDL-FM P.O. Box 587 Weatherford, OK 73096	X	-	Debt incurred by Berman and Associates, Inc.			X	786.25
Account No.			2005				
KCLD-FM P.O. Box 1458 Saint Cloud, MN 56302	X	-	Debt incurred by Berman and Associates, Inc.			X	748.00
Account No.			2005				
KFIN-FM Clear Channel Broadcasting P.O. Box 847511 Dallas, TX 75284-7511	X	-	Debt incurred by Berman and Associates, Inc.			X	912.90
Sheet no. <u>18</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							7,380.32

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
KFRQ-FM 801 North Jackson Road Mcallen, TX 78501	X	-	Debt incurred by Berman and Associates, Inc.			X	1,678.75
Account No.			2005				
KFTZ-FM Bonneville International P.O. Box 699 Blackfoot, ID 83221	X	-	Debt incurred by Berman and Associates, Inc.			X	2,184.50
Account No.			2005				
KIBZ-FM Clear Channel Broadcasting P.O. Box 847402 Dallas, TX 75284-7402	X	-	Debt incurred by Berman and Associates, Inc.			X	3,064.25
Account No.			2005				
Kinght News Student Union Bkdg 65-30 Kissena Blvd. Flushing, NY 11367	X	-	Debt incurred by Berman and Associates, Inc.			X	21,600.00
Account No.			2005				
KISX-FM Clear Channel Broadcasting P.O. Box 847424 Dallas, TX 75284-7424	X	-	Debt incurred by Berman and Associates, Inc.			X	1,802.00
Sheet no. 19 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							30,329.50

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KIXQ-FM Zimmer Radio Group P.O.Box 1666 Joplin, MO 64802	X	-				X	1,062.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KIYS-FM Clear Channel Broadcastin P.O. Box 847511 Dallas, TX 75284-7511	X	-				X	696.15
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KJML-FM 2510 West 20th Street Joplin, MO 64804	X	-				X	845.75
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KJYO-FM Clear Channel Broadcasting P.O. Box 847319 Dallas, TX 75284-7319	X	-				X	3,485.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KKSR-FM Regent Broadcasting P.O.Box 86 Minneapolis, MN 55486-2375	X	-				X	584.00
Sheet no. 20 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							6,673.40

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KKWD-FM 4045 NW 64th Street Suite 600 Oklahoma City, OK 73116	X	-				X	1,768.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KLUV/KOAI George Stella Attorney at Law 1025 Old County Road Westbury, NY 11590	X	-				X	4,495.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KLXQ-FM 125 Corporate Terrace Hot Springs National Park, AR 71913	X	-				X	986.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KLZZ-FM Regent Broadcasting P.O. Box 86 Minneapolis, MN 55486-2375	X	-				X	288.15
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
KQKY-FM P.O. Box 666 Kearney, NE 68848	X	-				X	615.40
Sheet no. 21 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							8,152.55

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
KQUS-FM 125 Corporate Terrace Hot Springs National Park, AR 71913	X	-	Debt incurred by Berman and Associates, Inc.			X	2,482.00
Account No.			2005				
Kramer Graphics 2408 W. Dorthy Lane Dayton, OH 45439-1828	X	-	Debt incurred by Berman and Associates, Inc.			X	90.00
Account No.			2005				
KRNY-FM P.O. Box 666 Kearney, NE 68848	X	-	Debt incurred by Berman and Associates, Inc.			X	532.10
Account No.			2005				
KRRQ-FM 202 Galbert Road Lafayette, LA 70506-1806	X	-	Debt incurred by Berman and Associates, Inc.			X	1,555.50
Account No.			2005				
KSMB-FM 202 Galbert Road Lafayette, LA 70506-1806	X	-	Debt incurred by Berman and Associates, Inc.			X	977.50
Sheet no. <u>22</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							5,637.10

Form B6F - Cont.
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
KSPW-FM Journal Broadcast Group P.O. Box 2180 Springfield, MO 65801	X	-	Debt incurred by Berman and Associates, Inc.			X	511.70
Account No.			2005				
KSWF-FM Clear Channel Broadcasting P.O. Box 847430 Dallas, TX 75284-7430	X	-	Debt incurred by Berman and Associates, Inc.			X	1,671.10
Account No.			2005				
KSYN-FM Zimmer Radio Group P.O. Box 1666 Joplin, MO 64802	X	-	Debt incurred by Berman and Associates, Inc.			X	629.00
Account No.			2005				
KTEG-FM Clear Channel Broadcasting P.O.Box847344 Dallas, TX 75284-7344	X	-	Debt incurred by Berman and Associates, Inc.			X	518.50
Account No.			2005				
KTEX-FM Clear Channel Broadcasting P.O. Box 847413 Dallas, TX 75284-7413	X	-	Debt incurred by Berman and Associates, Inc.			X	431.80
Sheet no. <u>23</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							3,762.10

Form B6F - Cont.
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
KWEY-FM P.O. Box 587 Weatherford, OK 73096	X	-	Debt incurred by Berman and Associates, Inc.			X	653.65
Account No.			2005				
KYLZ-FM P.O. Box 30925 Albuquerque, NM 87190-0925	X	-	Debt incurred by Berman and Associates, Inc.			X	2,448.00
Account No.			2005				
Lamar Outdoor P.O. Box 96030 Baton Rouge, LA 70896	X	-	Debt incurred by Berman and Associates, Inc.			X	5,308.80
Account No.			2005				
Lariat Saddleback College 28000 Marguerite Parkway Mission Viejo, CA 92692	X	-	Debt incurred by Berman and Associates, Inc.			X	10,061.88
Account No.			2005				
LaSalle Bank Commercial Loan Payments 8617 Innovation Way Chicago, IL 60682	X	-	Business loan supported by Debtor's personal guarantee				34,000.00
Sheet no. <u>24</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							52,472.33

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2005				
Loyolan Daum Hall Loyola Marymount Univerci One LMU Drive, MS 8470 Los Angeles, CA 90045	X	-	Debt incurred by Berman and Associates, Inc.			X	3,795.00
Account No.			2005				
Mace and Crown Old Dominion University Bursar's Office/MC Norfolk, VA 23529	X	-	Debt incurred by Berman and Associates, Inc.			X	521.00
Account No.			2005				
Marietta Daily Journal P.O.Box 449 Marietta, GA 30061	X	-	Debt incurred by Berman and Associates, Inc.			X	140.40
Account No.			2005				
Marquette Tribune Student Media, Marquette University 1131 West Wisconsin Avenue Milwaukee, WI 53233	X	-	Debt incurred by Berman and Associates, Inc.			X	8,852.63
Account No.			2005				
Massachusetts Daily Collegian University of Massachusetts 113 Campus Center Amherst, MA 01003	X	-	Debt incurred by Berman and Associates, Inc.			X	7,102.00
Sheet no. 25 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							20,411.03

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 532906574490xxxx MBNA POB 15137 Wilmington, DE 19886		-	revolving credit card charges				14,627.00
Account No. Miami Herald One Herald Plaza Miami, FL 33132	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	4,243.00
Account No. Miami Hurricane University of Miami P.O. Box 248132 Coral Gables, FL 33124-6922	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	7,450.00
Account No. Miami Student 15 MacMilan Hall-Miami University Oxford, OH 45056	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	21,443.25
Account No. Middletown Press 2 Main Street Middletown, CT 06457	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	14.28
Sheet no. <u>26</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							47,777.53

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
MPA POB 260 WPS 30-10 Broadway, Ste. 2601 Fair Lawn, NJ 07410-8501	X	-	Debt incurred by Berman and Associates, Inc.			X	2,550.00
Account No.			2005				
National Mobile Billboards P.O. Box 190153 Fort Lauderdale, FL 33319	X	-	Debt incurred by Berman and Associates, Inc.			X	9,900.00
Account No.			2005				
News Record Student Life Pavilions, Suite 160 P.O. Box 210136 Cincinnati, OH 45221-0136	X	-	Debt incurred by Berman and Associates, Inc.			X	8,806.80
Account No. 2500566xxxx			2006				
Nissan Infiniti POB 0548 Carol Stream, IL 60132		-	balance due on lease of automobile				9,302.00
Account No.			2005				
North Star News North Harris College 2700 W. W. Thorne Drive Houston, TX 77073	X	-	Debt incurred by Berman and Associates, Inc.			X	3,980.00
Sheet no. 27 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							34,538.80

Form B6F - Cont.
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	4,951.00
North Texas Daily P.O. Box 311241 Denton, TX 76203-1241							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	3,630.00
Northerner Nunn Drive UC 203 Highland Heights, KY 41099							
Account No.	X	-	1995 Two business loans supported by personal guarantee				385,000.00
Northview Bank & Trust 245 Waukegan Rd. Northfield, IL 60093							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	2,900.00
Observer 350 Martin Luter King. Jr. Blvd. Robeson Campus Center_Room 237 Newark, NJ 07102							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	1,370.50
Observer (Notre Dame) 024 South Dining Hall P.O. Box 779 Notre Dame, IN 46556							
Subtotal (Total of this page)							397,851.50

Sheet no. 28 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Oklahoma Daily 860 Van Vleet Oval, Room 149A Norman, OK 73019-2052	X	-	Debt incurred by Berman and Associates, Inc.			X	10,889.50
Account No.			2005				
On Campus Advertising 163 Canal Street Suite 301 Boston, MA 02114	X	-	Debt incurred by Berman and Associates, Inc.			X	799.50
Account No. 520431			2005				
Opus Broadcasting c/o Vericore 1200 West Causeway Approach Mandeville, LA 70471	X	-	Debt incurred by Berman and Associates, Inc.				2,695.35
Account No.			2005				
Oracle Student Association,SUB428,Suny Ne 75 S. Manheim Blvd. New Paltz, NY 12561	X	-	Debt incurred by Berman and Associates, Inc.			X	1,000.00
Account No.			2005				
OTC Eagle Ozarks Technical Community College P.O. Box 5958 Springfield, MO 65801-5958	X	-	Debt incurred by Berman and Associates, Inc.			X	400.00
Sheet no. 29 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							15,784.35

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Pan American University of Texas 1201 West University Drive Edinburg, TX 78541-2999	X	-	Debt incurred by Berman and Associates, Inc.			X	840.00
Account No.			2005				
Parthenon 309 Smith Hall Marshall University Huntington, WV 25755	X	-	Debt incurred by Berman and Associates, Inc.			X	8,935.00
Account No.			2005				
Patriot c/o Francis Marion University P.O. Box 100547, UC Room 201 Florence, SC 29501	X	-	Debt incurred by Berman and Associates, Inc.			X	2,045.00
Account No.			2005				
Pitney Bowes 2225 American Drive Neenah, WI 54956	X	-	Debt incurred by Berman and Associates, Inc.			X	342.00
Account No.			2005				
Post 20 East Union Street Athens, OH 45701	X	-	Debt incurred by Berman and Associates, Inc.			X	10,889.65
Sheet no. <u>30</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							23,051.65

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Professional Sports Publications 355 Lexington Avenue New York, NY 10017	X	-	Debt incurred by Berman and Associates, Inc.			X	3,000.00
Account No.			2005				
Prospector 2088 North Beal Road Marysville, CA 95901	X	-	Debt incurred by Berman and Associates, Inc.			X	150.00
Account No.			2005				
Purdue Exponent P.O.Box 2506 460 Northwestern Avenue West Lafayette, IN 47006-2506	X	-	Debt incurred by Berman and Associates, Inc.			X	3,721.26
Account No.			2005				
Ranger San Antonio College, Dept. of Journ 1300 San Pedro Avenue, Loftin Stude San Antonio, TX 78212-4299	X	-	Debt incurred by Berman and Associates, Inc.			X	1,500.00
Account No.			2005				
Real Detroit Weekly 359 Livernois-2nd Floor Ferndale, MI 48220	X	-	Debt incurred by Berman and Associates, Inc.			X	1,667.70
Sheet no. <u>31</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,038.96

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Red & Black 540 Baxter Street Athens, GA 30605	X	-	Debt incurred by Berman and Associates, Inc.			X	6,727.20
Account No.			2005				
Richland Chronicle 12800 Abrams Road Dallas, TX 75243-2199	X	-	Debt incurred by Berman and Associates, Inc.			X	900.00
Account No.			2005				
Richmond Times P.O. Box 27775 Richmond, VA 23261-7775	X	-	Debt incurred by Berman and Associates, Inc.			X	1,905.84
Account No.			2005				
Rider News Rider Univercity 2083 Lawrenceville Road Lawrenceville, NJ 08648	X	-	Debt incurred by Berman and Associates, Inc.			X	328.00
Account No.			2005				
Rock Hill Herald P.O. Box 2242 Raleigh, NC 27602-2242	X	-	Debt incurred by Berman and Associates, Inc.			X	751.80
Sheet no. <u>32</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,612.84

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Rreef Real Estate One Mid America Plaze Route 83 & 22nd Street, Suite 110 Oakbrook Terrace, IL 60181	X	-				X	28,000.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Saber Columbus State University 4225 University Avenue Columbus, GA 31907	X	-				X	160.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
San Francisco Foghorn 2130 Fulton Street San Francisco, CA 94117-1080	X	-				X	3,654.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Scribe Seminole Community College 100 Weldon Blvd. Sanford, FL 32773-6199	X	-				X	800.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Setonian Seton Hall University Newspaper 400 South Organe Avenue South Orange, NJ 07079	X	-				X	1,275.00
Sheet no. 33 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							33,889.00

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	3,556.18
Shorthorn P.O. Box 19038 Arlington, TX 76019							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	594.86
Sign Co USA 1350 University Avenue Berkeley, CA 94702							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	8,198.73
Signal 33 Gilmer Street Room 200 Atlanta, GA 30303							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	112.50
Silhouette 801 Campus drive Garden City, KS 67846							
Account No.	X	-	2005 Debt incurred by Berman and Associates, Inc.			X	510.00
Sophian Smith College Capen Annex, Smith College Northampton, MA 01063							
Sheet no. <u>34</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							12,972.27

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Southern Digest southern University P.O. Box 10180 Baton Rouge, LA 70813	X	-	Debt incurred by Berman and Associates, Inc.			X	772.00
Account No.			2005				
Southwestern Southwestern Oklahoma State Univers 100 Campus Drive Weatherford, OK 73096	X	-	Debt incurred by Berman and Associates, Inc.			X	660.00
Account No.			2005				
Spark CPCC-Central Campus P.O. Box 35009 Charlotte, NC 28235-5009	X	-	Debt incurred by Berman and Associates, Inc.			X	200.00
Account No.			2005				
Spectrum PO Box 10835 Albany, NY 12201	X	-	Debt incurred by Berman and Associates, Inc.			X	3,399.65
Account No.			2005				
Spelman Spotlight 350 Spelman Lane Box 1234 Atlanta, GA 30314-4399	X	-	Debt incurred by Berman and Associates, Inc.			X	250.00
Sheet no. <u>35</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							5,281.65

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Spinnaker Bldg.14Room2627, North Florida Univ 4567 St. Johns Bluff Rd. S Jacksonville, FL 32224-2645	X	-	Debt incurred by Berman and Associates, Inc.			X	15,512.12
Account No.			2005				
Squelch P.O. Box 4116 Berkeley, CA 94704	X	-	Debt incurred by Berman and Associates, Inc.			X	550.00
Account No.			2005				
Stanford Daily The Stroke Publications Building Suite 101 Mail Code 2240 Stanford, CA 94305	X	-	Debt incurred by Berman and Associates, Inc.			X	7,010.25
Account No.			2005				
State Newspaper P.O. Box 402666 Atlanta, GA 30384-2666	X	-	Debt incurred by Berman and Associates, Inc.			X	2,855.25
Account No.			2005				
Staten Island Advance 950 Fingerboard Road Staten Island, NY 10305	X	-	Debt incurred by Berman and Associates, Inc.			X	2,370.90
Sheet no. 36 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							28,298.52

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Stoutonia 137 Memorial Student Center 302 10th Avenue Menomonie, WI 54751	X	-	Debt incurred by Berman and Associates, Inc.			X	416.00
Account No.			2005				
Student Life WU Student Media, Inc. one Brookings Drive #1039 Saint Louis, MO 63130	X	-	Debt incurred by Berman and Associates, Inc.			X	3,666.00
Account No.			2005				
Swift Outdoor P.O. Box 7656 Waco, TX 76714-7656	X	-	Debt incurred by Berman and Associates, Inc.			X	450.00
Account No.			2005				
Syracuse Record 800 Nottingham Road Syracuse, NY 13224	X	-	Debt incurred by Berman and Associates, Inc.			X	775.00
Account No.			2005				
Talon Marks 11110 Alondra Blvd. Norwalk, CA 90650	X	-	Debt incurred by Berman and Associates, Inc.			X	720.00
Sheet no. <u>37</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							6,027.00

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Targum Publishing 126 College Avenue Suite 431 New Brunswick, NJ 08903	X	-	Debt incurred by Berman and Associates, Inc.			X	6,057.95
Account No.			2005				
Technician NC State University BOX 7203 Raleigh, NC 27695-7203	X	-	Debt incurred by Berman and Associates, Inc.			X	10,702.50
Account No.			2005				
Telescope Palomar College Telescope 1140 W. Mission Road San Marcos, CA 92069		-	Debt incurred by Berman and Associates, Inc.			X	3,300.00
Account No.			2005				
Ticker Student Newspaper of Baruch College One Bernard Baruch Way, Box 3-290 New York, NY 10010	X	-	Debt incurred by Berman and Associates, Inc.			X	7,950.00
Account No.			2005				
Times Retail Box 644027 Cincinnati, OH 45264	X	-	Debt incurred by Berman and Associates, Inc.			X	827.52
Sheet no. 38 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							28,837.97

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Torch Official Student Newspaper, Univers Center oom 29, 800 Utopia Parkway Queens, NY 11439	X	-	Debt incurred by Berman and Associates, Inc.			X	2,535.00
Account No.			2005				
Tower 127 Pryzbyla Center, Cardinal Stati 620 Nichigan Avenue, NE Washington, DC 20064	X	-	Debt incurred by Berman and Associates, Inc.			X	1,367.38
Account No.			2005				
Transit Advertising Group 18470 W. Ten Mile Road Suite 100 Southfield, MI 48075	X	-	Debt incurred by Berman and Associates, Inc.			X	743.30
Account No.			2005				
TVI Times 525 Buena Vista SE Suite 12B Albuquerque, NM 87106	X	-	Debt incurred by Berman and Associates, Inc.			X	1,425.00
Account No.			2005				
Tyler Morning Telegraph 410 W. Erwin Street P.O. Box 2030 Tyler, TX 75710-2030	X	-	Debt incurred by Berman and Associates, Inc.			X	697.14
Sheet no. 39 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							6,767.82

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		2005				
Tyler Publishing 1828 ESE Loop 323 Suite 312 Tyler, TX 75701	X -	Debt incurred by Berman and Associates, Inc.			X	540.00
Account No.		2005				
UC Berkeley Bus Announcement University of Californis, Berkeley 191 University Hall Berkeley, CA 94720-1106	X -	Debt incurred by Berman and Associates, Inc.			X	851.25
Account No.		2005				
University Chronicle 13 Stewart Hall 720 4th Avenue South Saint Cloud, MN 56301-4498	X -	Debt incurred by Berman and Associates, Inc.			X	4,527.00
Account No.		2005				
Vanderbilt Hustler 2301 Vanderbilt Place VU Station B 351504 Nashville, TN 37235-1504	X -	Debt incurred by Berman and Associates, Inc.			X	4,055.00
Account No.		2005				
Vermilion P.O.Box 44813 Lafayette, LA 70504-4813	X -	Debt incurred by Berman and Associates, Inc.			X	1,359.00
Sheet no. 40 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						11,332.25

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Voice Glendale Community College 6000 W. Olive Avenue Glendale, AZ 85302	X	-	Debt incurred by Berman and Associates, Inc.			X	676.00
Account No.			2005				
Voyager 1100 University Parkway Building 36, Room 110 Pensacola, FL 32514	X	-	Debt incurred by Berman and Associates, Inc.			X	759.00
Account No.			2005				
VPI Sales P.O. Box 1000 Dept. 173 Memphis, TN 38148	X	-	Debt incurred by Berman and Associates, Inc.			X	1,074.94
Account No.			2005				
WACL-FM Clear Channel Broadcasting 5940 Collections Center Drive Chicago, IL 60693	X	-	Debt incurred by Berman and Associates, Inc.			X	2,078.25
Account No.			2005				
WAMX-FM Clear Channel Broadcasting P.O. Box 406074 Atlanta, GA	X	-	Debt incurred by Berman and Associates, Inc.			X	1,177.25
Sheet no. 41 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							5,765.44

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
Washington City Paper 2390 Champlain Street, NW Washington, DC 20009	X	-	Debt incurred by Berman and Associates, Inc.			X	399.50
Account No. 5416-5739-3235-0260			revolving				
Washington Mutual POB 660487 Dallas, TX 75266	-		credit card charges				5,758.00
Account No. 4185 8122 5522 3460			revolving				
Washington Mutual POB 660487 Dallas, TX 75266	-		credit card charges				500.00
Account No.			2005				
WASK-FM P.O. Box Lafayette, IN 47903	X	-	Debt incurred by Berman and Associates, Inc.			X	975.12
Account No.			2005				
WAVF-FM Apex Broadcasting, Inc P.O. Box 62726 North Charleston, SC 29419	X	-	Debt incurred by Berman and Associates, Inc.			X	1,687.25
Sheet no. 42 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,319.87

Form B6F - Cont.
(10/05)

In re Jay M Berman, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WAZR-FM Clear Channel Broadcasting 5940 Collections Center Drive Chicago, IL 60693	X	-				X	2,427.60
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WAZY-FM Artistic Media Partners 3824 South 18th Street Lafayette, IN 47909	X	-				X	1,791.70
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WBKS-FM Clear Channel Broadcasting P.O. Box 406074 Atlanta, GA 30384-6074	X	-				X	437.75
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WBLK-FM P.O. Box 13077 Newark, NJ 07188	X	-				X	1,870.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WBTJ-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584	X	-				X	4,373.25
Sheet no. <u>43</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,900.30

Form B6F - Cont.
(10/05)

In re **Jay M Berman**, Debtor Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WCIL-FM P.O. Box 1610 Cape Girardeau, MO 63702-1610	X	-	Debt incurred by Berman and Associates, Inc.			X	2,720.00
Account No.			2005				
WCLD-FM P.O. Box 780 Cleveland, MS 38732	X	-	Debt incurred by Berman and Associates, Inc.			X	303.45
Account No.			2005				
WDTL-FM Hodges Broadcasting P.O. Box 1438 Cleveland, MS 38732	X	-	Debt incurred by Berman and Associates, Inc.			X	436.05
Account No.			2005				
WEDG-FM 50 James E. Casey Drive Buffalo, NY 14206	X	-	Debt incurred by Berman and Associates, Inc.			X	1,151.75
Account No.			Business loan adminstered through the Small				
Wells Fargo Bank POB 182128 Columbus, OH 43218	X	-	Business Administration				25,000.00
Sheet no. 44 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							29,611.25

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WERV-FM Next Media Operating Dept. 809250 Chicago, IL 60680-9250	X	-				X	977.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Wesleyan Argus Wes P.O. Box 7055 222 Church Street Middletown, CT 06459	X	-				X	728.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WEUP-FM P.O. Box 11398 Huntsville, AL 35814-1398	X	-				X	2,962.25
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WFKS-FM Clear Channel Broadcasting P.O. Box 402526 Atlanta, GA 30384-2526	X	-				X	841.50
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WGBT-FM Clear Channel Broadcasting P.O. Box 402520 Atlanta, GA 30384-2520	X	-				X	3,655.00
Sheet no. <u>45</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,164.25

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WGMG-FM 1010 Tower Place Bogart, GA 30622	X	-	Debt incurred by Berman and Associates, Inc.			X	688.50
Account No.			2005				
WHRP-FM P.O. Box 643252 Cincinnati, OH 45264-3252	X	-	Debt incurred by Berman and Associates, Inc.			X	548.25
Account No.			2005				
WHTF-FM 3000 Oles Road Tallahassee, FL 32308	X	-	Debt incurred by Berman and Associates, Inc.			X	2,695.35
Account No.			205				
WHUR-FM Rojas & Walker 620 Oak Harbor Blv., 2nd Floor Slidell, LA 70458	X	-	Debt incurred by Berman and Associates, Inc.			X	2,415.00
Account No.			2005				
WHXT-FM P.O. Box 9127 1900 Pineview Drive Columbia, SC 29209	X	-	Debt incurred by Berman and Associates, Inc.			X	4,033.25
Sheet no. <u>46</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							10,380.35

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WHYN-FM Clear Channel Broadcasting P.O. Box 402660 Atlanta, GA 30384-2660	X	-				X	646.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
Williams Record Williams College 1018 Baxter Hall Williamstown, MA 01267	X	-				X	540.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WJBT-FM Clear Channel Broadcasting P.O. Box 402526 Atlanta, GA 30384-2526	X	-				X	2,562.75
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WJMH-FM Entercom Communications 7819 National Services Rd., Ste.401 Greensboro, NC 27409	X	-				X	2,295.00
Account No.			2005 Debt incurred by Berman and Associates, Inc.				
WKEE-FM Clair Channel Broadcasting P.O.Box 406074 Atlanta, GA 30384-6074	X	-				X	2,482.00
Sheet no. <u>47</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							8,525.75

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WKHY-FM P.O. Box 7880 Lafayette, IN 47903	X	-	Debt incurred by Berman and Associates, Inc.			X	814.50
Account No.			2005				
WKOR-FM Cumulus Broadcasting P.O. Box 643123 Cincinnati, OH 45264-3123	X	-	Debt incurred by Berman and Associates, Inc.			X	1,041.25
Account No.			2005				
WKZL-FM P.O. Box 36070 Greensboro, NC 27416-6070	X	-	Debt incurred by Berman and Associates, Inc.			X	2,890.00
Account No.			2005				
WLFF-FM Artistic Media Partners 3824 South 18th Street Lafayette, IN 47909	X	-	Debt incurred by Berman and Associates, Inc.			X	283.05
Account No.			2005				
WLFJ-TV 90361 Collection Center Drive Chicago, IL 60693	-		Debt incurred by Berman and Associates, Inc.			X	654.50
Sheet no. 48 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							5,683.30

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WLZX-FM 45 Fisher Avenue East Longmeadow, MA 01028		-	Debt incurred by Berman and Associates, Inc.			X	2,235.50
Account No.			2005				
WMBC-FM Culumus Broadcasting P.O. Box 643123 Cincinnati, OH 45264-3123		-	Debt incurred by Berman and Associates, Inc.			X	387.60
Account No.			2005				
WMVP Radio Commercial Collections Corporation 34 Seymour Street Tonawanda, NY 14150		-	Debt incurred by Berman and Associates, Inc.			X	6,146.00
Account No.			2005				
WPUP-FM Southern Broadcasting Companies 1010 Tower Place Bogart, GA 30622		-	Debt incurred by Berman and Associates, Inc.			X	527.00
Account No.			2005				
WRAL-FM 711 Hillsborough Street Raleigh, NC 27603	X	-	Debt incurred by Berman and Associates, Inc.			X	2,550.00
Sheet no. 49 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							11,846.10

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
WRDU-FM Clear Channel Broadcasting P.O. Box 402570 Atlanta, GA 30384-2570		-				X	1,870.00
Account No.							
WRIF-FM Great Media Detroit 8662 Reliable Parkway Chicago, IL 60686-0086	X	-				X	2,890.00
Account No.							
WRUF-FM P.O. Box 14444 University Station Gainesville, FL 32604	X	-				X	1,139.00
Account No.							
WRVQ-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584	X	-				X	2,350.25
Account No.							
WRXL-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584	X	-				X	1,007.25
Sheet no. <u>50</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,256.50

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Debt incurred by Berman and Associates, Inc.				195.50
WRYV-FM P.O. Box 661 Gallipolis, OH 45631	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				11,750.00
WSCR Radio Szabo Associates 3355 Lenox Road NE 9th Floor Atlanta, GA 30326	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				1,470.50
WSSP-FM Clear Channel Broadcasting P.O. Box 406337 Atlanta, GA 30384-6337	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				2,363.00
WTAO-FM Clear Channel Broadcasting 5623 Collections Center Chicago, IL 60693	X	-				X	
Account No.			2005 Debt incurred by Berman and Associates, Inc.				7,216.50
WTMG-FM Sunshine Broadcasting 100 NW 76th Drive, Suite 2 Gainesville, FL 32607	X	-				X	
Sheet no. <u>51</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							22,995.50
Subtotal (Total of this page)							22,995.50

Form B6F - Cont.
(10/05)

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WWDM-FM P.O. Box 9127 1900 Pineview Drive Columbia, SC 29209	X	-	Debt incurred by Berman and Associates, Inc.			X	2,796.50
Account No.			2005				
WWLD-FM P.O. Box 643228 Cincinnati, OH 45264-3123	X	-	Debt incurred by Berman and Associates, Inc.			X	1,802.00
Account No.			2005				
WWWZ-FM 4230 Faber Place Drive Suite 100 North Charleston, SC 29405	X	-	Debt incurred by Berman and Associates, Inc.			X	2,201.50
Account No.			2005				
WXSR-FM Clear Channel Broadcasting P.O. Box 402588 Atlanta, GA 30384-2588	X	-	Debt incurred by Berman and Associates, Inc.			X	4,972.50
Account No.			2005				
WXTQ-FM 300 Columbus Road P.O. Box 210 Athens, OH 45701	X	-	Debt incurred by Berman and Associates, Inc.			X	531.25
Sheet no. <u>52</u> of <u>53</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							12,303.75

Form B6F - Cont.
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005				
WXXB-FM P.O. Box 7880 Lafayette, IN 47903	X	-	Debt incurred by Berman and Associates, Inc.			X	814.50
Account No.			2005				
WZBQ-FM Clear Channel Broadcasting P.O. Box 406056 Atlanta, GA 30384	X	-	Debt incurred by Berman and Associates, Inc.			X	480.25
Account No.			2005				
Xavier Newswire Xavier University 3800 Victory Parkway Cincinnati, OH 45207-2129	X	-	Debt incurred by Berman and Associates, Inc.			X	1,182.00
Account No.			2005				
Zipsheet 747 Meeting Street West Columbia, SC 29169	X	-	Debt incurred by Berman and Associates, Inc.			X	475.00
Account No.							
Sheet no. 53 of 53 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,951.75
							Total (Report on Summary of Schedules)
							1,498,366.75

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
BMW Financial Services POB 390902 Minneapolis, MN 55439	vehicle lease - to be retained
Nissan Infiniti POB 0548 Carol Stream, IL 60132	vehicle lease - to be surrendered

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Northview Bank & Trust 245 Waukegan Rd. Northfield, IL 60093
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	LaSalle Bank Commercial Loan Payments 8617 Innovation Way Chicago, IL 60682
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Wells Fargo Bank POB 182128 Columbus, OH 43218
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Acorn P.O. Box 802 CM:L-321: Drew University Madison, NJ 07940
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	All State Austin Peay State University P.O. Box 4634 Clarksville, TN 37044
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Alligator P.O. Box 14257 Gainesville, FL 32604
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Antelope University of nebraska at Kearney P.O.Box 120 Kearney, NE 68849
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Aquinas University of Scranton Box C Scranton, PA 18510
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Archway Bryant University Box 7 Smithfield, RI 02917
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Arthur 751 George St. N Suite 104 Peterborough, Ontario, CA

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Athenas Messenger 3085 Woodman Drive Kettering, OH 45420
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Athens Banner Herald P.O. Box 932759 Atlanta, GA 31193
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Ausrin Chronicle P.O. Box 49066 Austin, TX 78765
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Avion 600 S. Clyde Morris Blvd. Daytona Beach, FL 32114
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Baylor Lariat One Bear Place #97330 Waco, TX 76798
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Beachcomber Palm Beach Community College 4200 N. Congress Avenue Lake Worth, FL 33461
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Bengal Idaho State University Campus Box 8009 Pocatello, ID 83209
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Blue & White Flash Jackson State University P.O. Box 18449 Jackson, MS 39217
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Breeze G1 Anthony-Seeger Hall MSC 6805, James Madison University Harrisonburg, VA 22807
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Brookhaven Courier Brookhaven College 3939 Valley View Lane Farmers Branch, TX 75244
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Brunswickan 21 pacey Drive, UNB SUB-Room 35 Fredericton, N.B. E3B 5A3
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Bulletin 1000 E. Victoria Street Carson, CA 90747

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Butler Collegian Eugene S.Pulliam School of Journali Butler University 4600 Sunset Ave. Indianapolis, IN 46208
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	California Times Student Association Business office 3rd. floor, Natali Student Center California, PA 15419
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Campus Echo 1801 Fayetteville Street Durham, NC 27707
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Campus Times Newspaper 1950 Third Street La Verne, CA 91750
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Carolinian Box 10, Elliott University Center The university of North Carolina Greensboro, NC 27412
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	CBS Outdoor a/k/a Viacom Outdoor 185 US Highway 46 Fairfield, NJ 07004
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Chanticleer Coastal Carolina Unive.Student News P.O. Box 261954 Conway, SC 29528
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Charlatan Pubilcations 531 Unicentre 1125 Colonel By Drive Ottawa, Ontario K1S 5B6
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Chicago Sun-Times Midwest Suburban Publishing 6901 W. 159th Street Tinley Park, IL 60477
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Chronicle P.O. Box 3146 Savannah, GA 31402
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Chronicle (Quinnipiac) Quinnipiac University 275 Mount Carmel Avenue, Box 10 Hamden, CT 06518

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	City of Gainesville Billing & Collection, Station 47 P.O. Box 490 Gainesville, FL 32602
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	CIUT-FM 91 St. George Street Toronto, Ontario M55 2E8
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	CKEY-EM c/o WILD Radio 101 P.O. Box 275 Niagara Falls, NY 14302-9998
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Clear Channel Outdoor 4000 South Morgan Street Chicago, IL 60609-2581
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Collegian 555 N. Indian Creek Drive Clarkston, GA 30021
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Collegiate Grend Rapids Community College 143 Bostwick NE, Student Newspaper Grand Rapids, MI 49503
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Columbia Chronicle 623 S. Wabash Street Suite 205 Chicago, IL 60605
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Comment Bridgewater State College Rondileau Campus Center Bridgewater, MA 02325
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Commonwealth Timess P.O. Box 842010 910 W. Main Street, Room 1149 Richmond, VA 23284
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Corsair Pensacola Junior College 1000 College Blvd., Bldg. 4, Room 469 Pensacola, FL 32504
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Courier 425 22nd Street Glen Ellyn, IL 60137

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Creightonian Creighton University 2500 California Street Omaha, NE 68178
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Zipsheet 747 Meeting Street West Columbia, SC 29169
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Xavier Newswire Xavier University 3800 Victory Parkway Cincinnati, OH 45207-2129
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WZBQ-FM Clear Channel Broadcasting P.O. Box 406056 Atlanta, GA 30384
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WXXB-FM P.O. Box 7880 Lafayette, IN 47903
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WXTQ-FM 300 Columbus Road P.O. Box 210 Athens, OH 45701
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WXSX-FM Clear Channel Broadcasting P.O. Box 402588 Atlanta, GA 30384-2588
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WWWZ-FM 4230 Faber Place Drive Suite 100 North Charleston, SC 29405
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WWLD-FM P.O. Box 643228 Cincinnati, OH 45264-3123
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WWDM-FM P.O. Box 9127 1900 Pineview Drive Columbia, SC 29209
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WTMG-FM Sunshine Broadcasting 100 NW 76th Drive, Suite 2 Gainesville, FL 32607

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WTAO-FM Clear Channel Broadcasting 5623 Collections Center Chicago, IL 60693
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRAL-FM 711 Hillsborough Street Raleigh, NC 27603
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WACL-FM Clear Channel Broadcasting 5940 Collections Center Drive Chicago, IL 60693
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WAMX-FM Clear Channel Broadcasting P.O. Box 406074 Atlanta, GA
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WASK-FM P.O. Box Lafayette, IN 47903
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WAVF-FM Apex Broadcasting, Inc P.O. Box 62726 North Charleston, SC 29419
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WAZR-FM Clear Channel Broadcasting 5940 Collections Center Drive Chicago, IL 60693
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WAZY-FM Artistic Media Partners 3824 South 18th Street Lafayette, IN 47909
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WBKS-FM Clear Channel Broadcasting P.O. Box 406074 Atlanta, GA 30384-6074
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WBLK-FM P.O. Box 13077 Newark, NJ 07188
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WBTJ-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WCIL-FM P.O. Box 1610 Cape Girardeau, MO 63702-1610
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WCLD-FM P.O. Box 780 Cleveland, MS 38732
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WDTL-FM Hodges Broadcasting P.O. Box 1438 Cleveland, MS 38732
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WEDG-FM 50 James E. Casey Drive Buffalo, NY 14206
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WERV-FM Next Media Operating Dept. 809250 Chicago, IL 60680-9250
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Wesleyan Argus Wes P.O. Box 7055 222 Church Street Middletown, CT 06459
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WEUP-FM P.O. Box 11398 Huntsville, AL 35814-1398
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WFKS-FM Clear Channel Broadcasting P.O. Box 402526 Atlanta, GA 30384-2526
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WGBT-FM Clear Channel Broadcasting P.O. Box 402520 Atlanta, GA 30384-2520
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WGMG-FM 1010 Tower Place Bogart, GA 30622
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WHRP-FM P.O. Box 643252 Cincinnati, OH 45264-3252
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WHTF-FM 3000 Oles Road Tallahassee, FL 32308

In re **Jay M Berman**

Case No. _____

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WHUR-FM Rojas & Walker 620 Oak Harbor Blv., 2nd Floor Slidell, LA 70458
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WHXT-FM P.O. Box 9127 1900 Pineview Drive Columbia, SC 29209
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WHYN-FM Clear Channel Broadcasting P.O. Box 402660 Atlanta, GA 30384-2660
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Williams Record Williams College 1018 Baxter Hall Williamstown, MA 01267
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WJBT-FM Clear Channel Broadcasting P.O. Box 402526 Atlanta, GA 30384-2526
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WJMH-FM Entercom Communications 7819 National Services Rd., Ste.401 Greensboro, NC 27409
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WKEE-FM Claer Channel Broadcasting P.O.Box 406074 Atlanta, GA 30384-6074
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WKHY-FM P.O. Box 7880 Lafayette, IN 47903
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WKOR-FM Cumulus Broadcasting P.O. Box 643123 Cincinnati, OH 45264-3123
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WKZL-FM P.O. Box 36070 Greensboro, NC 27416-6070
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WLFF-FM Artistic Media Partners 3824 South 18th Street Lafayette, IN 47909

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WSSP-FM Clear Channel Broadcasting P.O. Box 406337 Atlanta, GA 30384-6337
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WSCR Radio Szabo Associates 3355 Lenox Road NE 9th Floor Atlanta, GA 30326
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRYV-FM P.O. Box 661 Gallipolis, OH 45631
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRXL-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRVQ-FM Clear Channel Broadcasting P.O. Box 402584 Atlanta, GA 30384-2584
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRUF-FM P.O. Box 14444 University Station Gainesville, FL 32604
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	WRIF-FM Great Media Detroit 8662 Reliable Parkway Chicago, IL 60686-0086
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Loyolan Daum Hall Loyola Marymount Univerci One LMU Drive, MS 8470 Los Angeles, CA 90045
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Mace and Crown Old Dominion University Bursar's Office/MC Norfolk, VA 23529
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily California 600 Eshleman Hall-UCB P.O. Box 1949 Berkeley, CA 94701
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Egyptian 1259 Communications Bldg. 1100 Lincoln Drive Carbondale, IL 62901

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Illini Illini Media Company 57 East Green Street Champaign, IL 61820
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Illini Technograph Illini Media Company 57 East Green Street Champaign, IL 61820
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Kent Stater 101 Taylor Hall P.O.Box 5190 Kent, OH 44242
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Nebraskan 20 Nebraska Union P.O.Box 880448 Lincoln, NE 68588
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Orange 744 Ostrom Avenue Syracuse, NY 13210
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Daily Sundial 18111 Nordhoff Street Northridge, CA 91330
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	De Paulia Advertising Derpartment 2322 n. Kenmore Avenue Chicago, IL 60614
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Delta Statement Delta State University H.L. Nowell Union 302B-Box 3204 Cleveland, MS 38733
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Eagle Mary Graydon Center, Suite 252 4400 Massachusetts Avenue NW Washington, DC 20016
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	El Paisano 3600 Workman Mill Road Whittier, CA 90601
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Emory Wheel Student Newspaper of Emory Universi Drawer W Atlanta, GA 30322

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	ESPN 13039 Collections Center Drive Chicago, IL 60693
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Et Cetera Eastifield College, Business Office 3737 Motley Drive Mesquite, TX 75150
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Exponent University of Alabama 104 University Center Huntsville, AL 35899
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Fairfield Mirror 1073 North Benson Road Box AA - Fairfield University Fairfield, CT 06824
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Falcon Times Miami Dade College North Campus 11380 NW 27th Avenue, Room 4209 Miami, FL 33167
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Flagpole P.O. Box 1027 Athens, GA 30603
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Free Times P.O. Box 8295 Columbia, SC 29202
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	FS View P.O.Box 2028 Tallahassee, FL 32316-0334
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Gainesville Sun 2700 SW 13th Street Gainesville, FL 32608
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Gamecock 1400 Greene Street Russell House 343 Columbia, SC
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Georgetown Voice Georgetown University Box 571066 - Leavey 413 Washington, DC 20057
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Gorge Street Observer 66 George Street Charleston, SC 29412

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	GW Hatchet 2140 G. Street, NW Washington, DC 20052
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Hartford Courant P.O. Box 40000 Dept 215 Hartford, CT 06151
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Hawk Saint Joseph University 5600 City Avenue Philadelphia, PA 19131
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Henderson Oracle HSU Box 7693 Arkadelphia, AR 71999
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Herald Advertising P.O. Box 1930 State University, AR 72467
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Hoya Georgetown University P.O.Box 571065 Washington, DC 20057
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Humber Humber College 205 Humber College Blvd. Etobicoke, Ontario M9W 5L7
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	In Motion Daytona Beach Community College 1200 W. International Speedwaay Blv Daytona Beach, FL 32114
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Informer Student Newspaper of Univ.of Hartfo 200 Bloomfield Avenue West Hartford, CT 06117
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Insight Media 2105 West Park Court Champaign, IL 61821
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Johnsonian Winthrop University Student Publica 218 Dinkins Student Center Rock Hill, SC 29733

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Kance Shasta College P.O.Box 496006,11555 Old Oregon Tra Redding, CA 96049
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KBFM-FM Clear Channel Broadcasting P.O. Box 847413 Dallas, TX 75284-7413
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KBLZ/KAZE 212 Grande Blvd. # C120 Tyler, TX 75703
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KCDL-FM P.O. Box 587 Weatherford, OK 73096
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KCLD-FM P.O. Box 1458 Saint Cloud, MN 56302
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KFIN-FM Clear Channel Broadcasting P.O. Box 847511 Dallas, TX 75284-7511
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KFRQ-FM 801 North Jackson Road McAllen, TX 78501
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KFTZ-FM Bonneville International P.O. Box 699 Blackfoot, ID 83221
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KIBZ-FM Clear Channel Broadcasting P.O. Box 847402 Dallas, TX 75284-7402
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Kinght News Student Union Bkdg 65-30 Kissena Blvd. Flushing, NY 11367
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KISX-FM Clear Channel Broadcasting P.O. Box 847424 Dallas, TX 75284-7424

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KIXQ-FM Zimmer Radio Group P.O.Box 1666 Joplin, MO 64802
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KIYS-FM Clear Channel Broadcastin P.O. Box 847511 Dallas, TX 75284-7511
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KJML-FM 2510 West 20th Street Joplin, MO 64804
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KJYO-FM Clear Channel Broadcasting P.O. Box 847319 Dallas, TX 75284-7319
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KKSR-FM Regent Broadcasting P.O.Box 86 Minneapolis, MN 55486-2375
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KKWD-FM 4045 NW 64th Street Suite 600 Oklahoma City, OK 73116
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KLUV/KOAI George Stella Attorney at Low 1025 Old County Road Westbury, NY 11590
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KLXQ-FM 125 Corporate Terrace Hot Springs National Park, AR 71913
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KLZZ-FM Regent Broadcasting P.O. Box 86 Minneapolis, MN 55486-2375
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KQKY-FM P.O. Box 666 Kearney, NE 68848
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KQUS-FM 125 Corporate Terrace Hot Springs National Park, AR 71913

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Kramer Graphics 2408 W. Dorthy Lane Dayton, OH 45439-1828
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KRNY-FM P.O. Box 666 Kearney, NE 68848
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KRRQ-FM 202 Galbert Road Lafayette, LA 70506-1806
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KSMB-FM 202 Galbert Road Lafayette, LA 70506-1806
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KSPW-FM Journal Broadcast Group P.O. Box 2180 Springfield, MO 65801
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KSWF-FM Clear Channel Broadcasting P.O. Box 847430 Dallas, TX 75284-7430
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KSYN-FM Zimmer Radio Group P.O. Box 1666 Joplin, MO 64802
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KTEG-FM Clear Channel Broadcasting P.O.Box847344 Dallas, TX 75284-7344
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KTEX-FM Clear Channel Broadcasting P.O. Box 847413 Dallas, TX 75284-7413
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KWEY-FM P.O. Box 587 Weatherford, OK 73096
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	KYLZ-FM P.O. Box 30925 Albuquerque, NM 87190-0925
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Lariat Saddleback College 28000 Marguerite Parkway Mission Viejo, CA 92692

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Lamar Outdoor P.O. Box 96030 Baton Rouge, LA 70896
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Marietta Daily Journal P.O.Box 449 Marietta, GA 30061
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Marquette Tribune Student Media, Marquette University 1131 West Wisconsin Avenue Milwaukee, WI 53233
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Massachusetts Daily Collegian University of Massachusetts 113 Campus Center Amherst, MA 01003
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Miami Herald One Herald Plaza Miami, FL 33132
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Miami Hurricane University of Miami P.O. Box 248132 Coral Gables, FL 33124-6922
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Miami Student 15 MacMillan Hall-Miami University Oxford, OH 45056
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Middletown Press 2 Main Street Middletown, CT 06457
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	MPA POB 260 WPS 30-10 Broadway, Ste. 2601 Fair Lawn, NJ 07410-8501
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	National Mobile Billboards P.O. Box 190153 Fort Lauderdale, FL 33319
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	News Record Student Life Pavilions, Suite 160 P.O. Box 210136 Cincinnati, OH 45221-0136
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	North Star News North Harris College 2700 W. W. Thorne Drive Houston, TX 77073

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	North Texas Daily P.O. Box 311241 Denton, TX 76203-1241
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Northerner Nunn Drive UC 203 Highland Heights, KY 41099
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Observer 350 Martin Luter King. Jr. Blvd. Robeson Campus Center_Room 237 Newark, NJ 07102
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Observer (Notre Dame) 024 South Dining Hall P.O. Box 779 Notre Dame, IN 46556
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Oklahoma Daily 860 Van Vleet Oval, Room 149A Norman, OK 73019-2052
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	On Campus Advertising 163 Canal Street Suite 301 Boston, MA 02114
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Opus Broadcasting c/o Vericore 1200 West Causeway Approach Mandeville, LA 70471
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Oracle Student Association,SUB428,Suny Ne 75 S. Manheim Blvd. New Paltz, NY 12561
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	OTC Eagle Ozarks Technical Community College P.O. Box 5958 Springfield, MO 65801-5958
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Pan American University of Texas 1201 West University Drive Edinburg, TX 78541-2999
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Parthenon 309 Smith Hall Marshall University Huntington, WV 25755

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Patriot c/o Francis Marion University P.O. Box 100547, UC Room 201 Florence, SC 29501
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Pitney Bowes 2225 American Drive Neenah, WI 54956
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Post 20 East Union Street Athens, OH 45701
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Professional Sports Publications 355 Lexington Avenue New York, NY 10017
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Prospector 2088 North Beal Road Marysville, CA 95901
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Purdue Exponent P.O.Box 2506 460 Northwestern Avenue West Lafayette, IN 47006-2506
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Ranger San Antonio College, Dept. of Journ 1300 San Pedro Avenue, Loftin Stude San Antonio, TX 78212-4299
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Real Detroit Weekly 359 Livernois-2nd Floor Ferndale, MI 48220
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Red & Black 540 Baxter Street Athens, GA 30605
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Richland Chronicle 12800 Abrams Road Dallas, TX 75243-2199
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Richmond Times P.O. Box 27775 Richmond, VA 23261-7775
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Rider News Rider University 2083 Lawrenceville Road Lawrenceville, NJ 08648

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Rock Hill Herald P.O. Box 2242 Raleigh, NC 27602-2242
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Rreef Real Estate One Mid America Plaze Route 83 & 22nd Street, Suite 110 Oakbrook Terrace, IL 60181
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Saber Columbus State University 4225 University Avenue Columbus, GA 31907
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	San Francisco Foghorn 2130 Fulton Street San Francisco, CA 94117-1080
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Scribe Seminole Community College 100 Weldon Blvd. Sanford, FL 32773-6199
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Setonian Seton Hall University Newspaper 400 South Organe Avenue South Orange, NJ 07079
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Shorthorn P.O. Box 19038 Arlington, TX 76019
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Sign Co USA 1350 University Avenue Berkeley, CA 94702
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Signal 33 Gilmer Street Room 200 Atlanta, GA 30303
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Silhouette 801 Campus drive Garden City, KS 67846
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Sophian Smith College Capen Annex, Smith College Northampton, MA 01063

In re **Jay M Berman**

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SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Southwestern Southwestern Oklahoma State Univers 100 Campus Drive Weatherford, OK 73096
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Southern Digest southern University P.O. Box 10180 Baton Rouge, LA 70813
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Spark CPCC-Central Campus P.O. Box 35009 Charlotte, NC 28235-5009
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Spectrum PO Box 10835 Albany, NY 12201
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Spelman Spotlight 350 Spelman Lane Box 1234 Atlanta, GA 30314-4399
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Spinnaker Bldg.14Room2627, North Florida Univ 4567 St. Johns Bluff Rd. S Jacksonville, FL 32224-2645
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Squelch P.O. Box 4116 Berkeley, CA 94704
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Stanford Daily The Stroke Publications Building Suite 101 Mail Code 2240 Stanford, CA 94305
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	State Newspaper P.O. Box 402666 Atlanta, GA 30384-2666
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Staten Island Advance 950 Fingerboard Road Staten Island, NY 10305
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Stoutonia 137 Memorial Student Center 302 10th Avenue Menomonie, WI 54751

In re Jay M Berman, Case No. _____
Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Student Life WU Student Media, Inc. one Brookings Drive #1039 Saint Louis, MO 63130
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Swift Outdoor P.O. Box 7656 Waco, TX 76714-7656
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Syracuse Record 800 Nottingham Road Syracuse, NY 13224
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Talon Marks 11110 Alondra Blvd. Norwalk, CA 90650
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Targum Publishing 126 College Avenue Suite 431 New Brunswick, NJ 08903
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Technician NC State University BOX 7203 Raleigh, NC 27695-7203
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Ticker Student Newspaper of Baruch College One Bernard Baruch Way, Box 3-290 New York, NY 10010
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Times Retail Box 644027 Cincinnati, OH 45264
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Torch Official Student Newspaper, Univers Center oom 29, 800 Utopia Parkway Queens, NY 11439
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Tower 127 Pryzbyla Center, Cardinal Stati 620 Nichigan Avenue, NE Washington, DC 20064
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Transit Advertising Group 18470 W. Ten Mile Road Suite 100 Southfield, MI 48075

In re **Jay M Berman**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	TVI Times 525 Buena Vista SE Suite 12B Albuquerque, NM 87106
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Tyler Morning Telegraph 410 W. Erwin Street P.O. Box 2030 Tyler, TX 75710-2030
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Tyler Publishing 1828 ESE Loop 323 Suite 312 Tyler, TX 75701
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	UC Berkeley Bus Announcement University of Californis, Berkeley 191 University Hall Berkeley, CA 94720-1106
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	University Chronicle 13 Stewart Hall 720 4th Avenue South Saint Cloud, MN 56301-4498
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Vanderbilt Hustler 2301 Vanderbilt Place VU Station B 351504 Nashville, TN 37235-1504
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Vermilion P.O.Box 44813 Lafayette, LA 70504-4813
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Voice Glendale Community College 6000 W. Olive Avenue Glendale, AZ 85302
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Voyager 1100 University Parkway Building 36, Room 110 Pensacola, FL 32514
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	VPI Sales P.O. Box 1000 Dept. 173 Memphis, TN 38148
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Washington City Paper 2390 Champlain Street, NW Washington, DC 20009

In re Jay M Berman,
Debtor

Case No. _____

SCHEDULE H. CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Follett Higher Education c/o Seyfarth Shaw 55 West Monroe #4200 Chicago, IL 60603
Berman & Assoc. Inc. 910 Skokie Blvd. Northbrook, IL 60062	Jacob & Newmark 100 Lexington Drive Buffalo Grove, IL 60089

Form B61
(10/05)

In re **Jay M Berman**

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP: Son Daughter	AGE: 16 20
Employment:	DEBTOR	SPOUSE
Occupation	Media Buyer	
Name of Employer	Berman & Associates, Inc.	
How long employed	20 years	
Address of Employer	910 Skokie Blvd. Northbrook, IL 60062	

INCOME: (Estimate of average monthly income)

- Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)
- Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

- Payroll taxes and social security
- Insurance
- Union dues
- Other (Specify): _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

6. TOTAL NET MONTHLY TAKE HOME PAY

- Regular income from operation of business or profession or farm. (Attach detailed statement)
- Income from real property
- Interest and dividends
- Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.
- Social security or other government assistance (Specify): _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. TOTAL COMBINED MONTHLY INCOME: \$ **0.00**

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor's employer is not longer actively conducting business and no longer paying employees. Debtor is seeking employment with other media buying companies.

Case No.

- | | | |
|--|---|--------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ 2,500.00 |
| a. Are real estate taxes included? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | |
| b. Is property insurance included? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | |
| 2. Utilities: | | \$ 200.00 |
| a. Electricity and heating fuel | | \$ 30.00 |
| b. Water and sewer | | \$ 80.00 |
| c. Telephone | | \$ 40.00 |
| d. Other Cable TV/ Internet | | \$ 20.00 |
| 3. Home maintenance (repairs and upkeep) | | \$ 250.00 |
| 4. Food | | \$ 0.00 |
| 5. Clothing | | \$ 50.00 |
| 6. Laundry and dry cleaning | | \$ 50.00 |
| 7. Medical and dental expenses | | \$ 150.00 |
| 8. Transportation (not including car payments) | | \$ 200.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ 0.00 |
| 10. Charitable contributions | | |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | \$ 80.00 |
| a. Homeowner's or renter's | | \$ 942.00 |
| b. Life | | \$ 0.00 |
| c. Health | | \$ 225.00 |
| d. Auto | | \$ 0.00 |
| e. Other | | |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | \$ 0.00 |
| (Specify) | | |
| 13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.) | | |
| a. Auto | | \$ 603.00 |
| b. Other Second Mortgage | | \$ 700.00 |
| c. Other car lease | | \$ 325.00 |
| d. Other | | \$ 0.00 |
| 14. Alimony, maintenance, and support paid to others | | \$ 0.00 |
| 15. Payments for support of additional dependents not living at your home | | \$ 3,200.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ 0.00 |
| 17. Other | | \$ 0.00 |
| Other | | \$ 0.00 |
| 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | | \$ 9,645.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Total monthly income from Line 16 of Schedule I | | \$ 0.00 |
| b. Total monthly expenses from Line 18 above | | \$ 9,645.00 |
| c. Monthly net income (a. minus b.) | | \$ -9,645.00 |

Official Form 6-Decl.
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Jay M Berman**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 89 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 23, 2006**

Signature **/s/ Jay M Berman**

Jay M Berman

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(10/05)

United States Bankruptcy Court
Northern District of Illinois

In re Jay M Berman

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$25,000.00	2006 YTD Berman & Assoc.
\$26,000.00	2005 Berman & Assoc.
\$50,000.00	2004 Berman & Assoc.
\$58,000.00	2003 Berman & Assoc.

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Lori Berman	May 2006, June 2006, July 2006	\$9,600.00	\$0.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Follett Higher Education v. Jay Berman and Berman & Assoc., Inc. 2006 CH 16075	Injunction, breach of contract, fraud	Circuit Court of Cook County, Illinois	Prejudgment

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Leonard S. Becker 312 N. May #100 Chicago, IL 60607	7/2006	\$1000

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Northview Bank & Trust 245 Waukegan Rd. Northfield, IL 60093	Debtor	Bonds titled to and owned by Debtor's children	

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtor's Children 1130 Pine Oaks Cir. Lake Forest, IL 60045	Bonds	Bonds held in Safe Deposit Box at Northern Trust

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
7 Friar Tuck, Lincolnshire, IL 60069		2002

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Berman & Associates Inc.	26-3528784	910 Skokie Blvd. Northbrook, IL 60062	Media Buying	1987 - 2006

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Jacobs & Newmark PC 100 Lexington Drive, #250 Buffalo Grove, IL 60089	2000 - 2006

None
☐

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
Jacobs & Newmark PC	100 Lexington Drive, Suite 250 Buffalo Grove, IL 60089	2000 - 2006

None
☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Jacobs & Newmark PC	100 Lexington Drive #250 Buffalo Grove, IL 60089

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS
LaSalle Bank
Commercial Loan Payments
8617 Innovation Way
Chicago, IL 60682

DATE ISSUED
2005

Wells Fargo Bank
POB 182128
Columbus, OH 43218

2005

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 23, 2006

Signature /s/ Jay M Berman
Jay M Berman
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Jay M Berman**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
household appliances	ABT TV / GE Finance	Debtor will retain collateral and continue to make regular payments.			
furniture	Ashley Furniture	Debtor will retain collateral and continue to make regular payments.			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
vehicle lease - to be retained	BMW Financial Services	X
vehicle lease - to be surrendered	Nissan Infiniti	

Date **August 23, 2006**

Signature **/s/ Jay M Berman**

Jay M Berman

Debtor

United States Bankruptcy Court
Northern District of IllinoisIn re Jay M Berman

Debtor(s)

Case No.

Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,000.00</u>
Balance Due.....	\$	<u>1,500.00</u>

2. \$ 0.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 23, 2006

/s/ Leonard S. Becker

Leonard S. Becker

Leonard S. Becker

312 N. May

Suite 100

Chicago, 60607

312-492-7700 Fax: 312-492-7702

lenbecker@sbcglobal.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Leonard S. Becker

Printed Name of Attorney
Address:
312 N. May
Suite 100
Chicago, 60607
312-492-7700

X **/s/ Leonard S. Becker** **August 23, 2006**

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jay M Berman

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ Jay M Berman** **August 23, 2006**

Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Jay M Berman**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **276**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **August 23, 2006**

/s/ Jay M Berman

Jay M Berman

Signature of Debtor

ABT TV / GE Finance
POB 960061
Orlando, FL 32896-0001

Acorn
P.O. Box 802
CM:L-321: Drew University
Madison, NJ 07940

All State
Austin Peay State University
P.O. Box 4634
Clarksville, TN 37044

Alligator
P.O. Box 14257
Gainesville, FL 32604

American Express
POB 297879
Fort Lauderdale, FL 33329

Antelope
University of nebraska at Kearney
P.O.Box 120
Kearney, NE 68849

Aquinas
University of Scranton
Box C
Scranton, PA 18510

Archway
Bryant University
Box 7
Smithfield, RI 02917

Arthur
751 George St. N
Suite 104
Peterborough, Ontario, CA

Ashley Furniture
American General Finance
POB 790370
Saint Louis, MO 63179-0061

Athenas Messenger
3085 Woodman Drive
Kettering, OH 45420

Athens Banner Herald
P.O. Box 932759
Atlanta, GA 31193

Ausrin Chronicle
P.O. Box 49066
Austin, TX 78765

Avion
600 S. Clyde Morris Blvd.
Daytona Beach, FL 32114

Baylor Lariat
One Bear Place #97330
Waco, TX 76798

Beachcomber
Palm Beach Community College
4200 N. Congress Avenue
Lake Worth, FL 33461

Bengal
Idaho State University
Campus Box 8009
Pocatello, ID 83209

Berman & Assoc. Inc.
910 Skokie Blvd.
Northbrook, IL 60062

Berman & Associate, Inc.
910 Skokie Blvd.
Northbrook, IL 60062

Blue & White Flash
Jackson State University
P.O. Box 18449
Jackson, MS 39217

BMW Financial Services
POB 390902
Minneapolis, MN 55439

Breeze
G1 Anthony-Seeger Hall
MSC 6805, James Madison University
Harrisonburg, VA 22807

Brookhaven Courier
Brookhaven College
3939 Valley View Lane
Farmers Branch, TX 75244

Brunswickan
21 pacey Drive, UNB
SUB-Room 35
Frederiction, N.B. E3B 5A3

Bulletin
1000 E. Victoria Street
Carson, CA 90747

Butler Collegian
Eugene S.Pulliam School of Journali
Butler University 4600 Sunset Ave.
Indianapolis, IN 46208

California Times
Student Association Business office
3rd. floor, Natali Student Center
California, PA 15419

Campus Echo
1801 Fayetteville Street
Durham, NC 27707

Campus Times Newspaper
1950 Third Street
La Verne, CA 91750

Capital One Services
POB 85015
Richmond, VA 23285

Carolinian
Box 10, Elliott University Center
The university of North Carolina
Greensboro, NC 27412

CBS Outdoor
a/k/a Viacom Outdoor
185 US Highway 46
Fairfield, NJ 07004

Chanticleer
Coastal Carolina Unive.Student News
P.O. Box 261954
Conway, SC 29528

Charlatan Pubilcations
531 Unicentre
1125 Colonel By Drive
Ottawa, Ontario K1S 5B6

Chase
POB 15153
Wilmington, DE 19886

Cheifetz, Iannitelli, Marcolini
1850 North Central Ave
19th Floor
Phoenix, AZ 85004

Chicago Sun-Times
Midwest Suburban Publishing
6901 W. 159th Street
Tinley Park, IL 60477

Chronicle
P.O. Box 3146
Savannah, GA 31402

Chronicle (Quinnipiac)
Quinnipiac University
275 Mount Carmel Avenue, Box 10
Hamden, CT 06518

Citibank USA NA
POB 6500
Sioux Falls, SD 57117

City of Gainesville
Billing & Collection, Station 47
P.O. Box 490
Gainesville, FL 32602

CIUT-FM
91 St. George Street
Toronto, Ontario M55 2E8

CKEY-EM
c/o WILD Radio 101
P.O. Box 275
Niagara Falls, NY 14302-9998

Clear Channel Outdoor
4000 South Morgan Street
Chicago, IL 60609-2581

Collegian
555 N. Indian Creek Drive
Clarkston, GA 30021

Collegiate
Grand Rapids Community College
143 Bostwick NE, Student Newspaper
Grand Rapids, MI 49503

Columbia Chronicle
623 S. Wabash Street
Suite 205
Chicago, IL 60605

Comment
Bridgewater State College
Rondileau Campus Center
Bridgewater, MA 02325

Commonwealth Timess
P.O. Box 842010
910 W. Main Street, Room 1149
Richmond, VA 23284

Corsair
Pensacola Junior College
1000 College Blvd., Bldg.4, Room 469
Pensacola, FL 32504

Courier
425 22nd Street
Glen Ellyn, IL 60137

Creightonian
Creighton University
2500 California Street
Omaha, NE 68178

Daily California
600 Eshleman Hall-UCB
P.O. Box 1949
Berkeley, CA 94701

Daily Egyptian
1259 Communications Bldg.
1100 Lincoln Drive
Carbondale, IL 62901

Daily Illini
Illini Media Company
57 East Green Street
Champaign, IL 61820

Daily Illini Technograph
Illini Media Company
57 East Green Street
Champaign, IL 61820

Daily Kent Stater
101 Taylor Hall
P.O.Box 5190
Kent, OH 44242

Daily Nebraskan
20 Nebraska Union
P.O.Box 880448
Lincoln, NE 68588

Daily Orange
744 Ostrom Avenue
Syracuse, NY 13210

Daily Sundial
18111 Nordhoff Street
Northridge, CA 91330

De Paulia
Advertising Derpartment
2322 n. Kenmore Avenue
Chicago, IL 60614

Delta Statement
Delta State University
H.L. Nowell Union 302B-Box 3204
Cleveland, MS 38733

Eagle
Mary Graydon Center, Suite 252
4400 Massachusetts Avenue NW
Washington, DC 20016

El Paisano
3600 Workman Mill Road
Whittier, CA 90601

Elan Financial Services
POB 790408
Saint Louis, MO 63179

Emory Wheel
Student Newspaper of Emory Universi
Drawer W
Atlanta, GA 30322

ESPN
13039 Collections Center Drive
Chicago, IL 60693

Et Cetera
Eastifield College, Business Office
3737 Motley Drive
Mesquite, TX 75150

Exponent
University of Alabama
104 University Center
Huntsville, AL 35899

Fairfield Mirror
1073 North Benson Road
Box AA - Fairfield University
Fairfield, CT 06824

Falcon Times
Miami Dade College North Campus
11380 NW 27th Avenue, Room 4209
Miami, FL 33167

Flagpole
P.O. Box 1027
Athens, GA 30603

Follett Higher Education
c/o Seyfarth Shaw
55 West Monroe #4200
Chicago, IL 60603

Free Times
P.O. Box 8295
Columbia, SC 29202

FS View
P.O.Box 2028
Tallahassee, FL 32316-0334

Gainesville Sun
2700 SW 13th Street
Gainesville, FL 32608

Gamecock
1400 Greene Street
Russell House 343
Columbia, SC

Georgetown Voice
Georgetown University
Box 571066 - Leavey 413
Washington, DC 20057

Gorge Street Observer
66 George Street
Charleston, SC 29412

GW Hatchet
2140 G. Street, NW
Washington, DC 20052

Hartford Courant
P.O. Box 40000 Dept 215
Hartford, CT 06151

Hawk
Saint Joseph University
5600 City Avenue
Philadelphia, PA 19131

Henderson Oracle
HSU Box 7693
Arkadelphia, AR 71999

Herald Advertising
P.O. Box 1930
State University, AR 72467

HFC
POB 17574
Baltimore, MD 21297-1574

Hoya
Georgetown University
P.O.Box 571065
Washington, DC 20057

Humber
Humber College
205 Humber College Blvd.
Etobicoke, Ontario M9W 5L7

In Motion
Daytona Beach Community College
1200 W. International Speedwaay Blv
Daytona Beach, FL 32114

Informer
Student Newspaper of Univ.of Hartfo
200 Bloomfield Avenue
West Hartford, CT 06117

Insight Media
2105 West Park Court
Champaign, IL 61821

Jacob & Newmark
100 Lexington Drive
Buffalo Grove, IL 60089

Johnsonian
Winthrop University Student Publica
218 Dinkins Student Center
Rock Hill, SC 29733

Joseph Mann & Creed
20600 Chagrin Blvd. #550
Beachwood, OH 44122

Kance
Shasta College
P.O.Box 496006, 11555 Old Oregon Tra
Redding, CA 96049

KBFM-FM
Clear Channel Broadcasting
P.O. Box 847413
Dallas, TX 75284-7413

KBLZ/KAZE
212 Grande Blvd.
C120
Tyler, TX 75703

KCDL-FM
P.O. Box 587
Weatherford, OK 73096

KCLD-FM
P.O. Box 1458
Saint Cloud, MN 56302

KFIN-FM
Clear Channel Broadcasting
P.O. Box 847511
Dallas, TX 75284-7511

KFRQ-FM
801 North Jackson Road
McAllen, TX 78501

KFTZ-FM
Bonneville International
P.O. Box 699
Blackfoot, ID 83221

KIBZ-FM
Clear Channel Broadcasting
P.O. Box 847402
Dallas, TX 75284-7402

Kinght News
Student Union Bkdg
65-30 Kissena Blvd.
Flushing, NY 11367

KISX-FM
Clear Channel Broadcasting
P.O. Box 847424
Dallas, TX 75284-7424

KIXQ-FM
Zimmer Radio Group
P.O.Box 1666
Joplin, MO 64802

KIYS-FM
Clear Channel Broadcastin
P.O. Box 847511
Dallas, TX 75284-7511

KJML-FM
2510 West 20th Street
Joplin, MO 64804

KJYO-FM
Clear Channel Broadcasting
P.O. Box 847319
Dallas, TX 75284-7319

KKSR-FM
Regent Broadcasting
P.O.Box 86
Minneapolis, MN 55486-2375

KKWD-FM
4045 NW 64th Street
Suite 600
Oklahoma City, OK 73116

KLUV/KOAI
George Stella Attorney at Law
1025 Old County Road
Westbury, NY 11590

KLXQ-FM
125 Corporate Terrace
Hot Springs National Park, AR 71913

KLZZ-FM
Regent Broadcasting
P.O. Box 86
Minneapolis, MN 55486-2375

KQKY-FM
P.O. Box 666
Kearney, NE 68848

KQUS-FM
125 Corporate Terrace
Hot Springs National Park, AR 71913

Kramer Graphics
2408 W. Dorthy Lane
Dayton, OH 45439-1828

KRNY-FM
P.O. Box 666
Kearney, NE 68848

KRRQ-FM
202 Galbert Road
Lafayette, LA 70506-1806

KSMB-FM
202 Galbert Road
Lafayette, LA 70506-1806

KSPW-FM
Journal Broadcast Group
P.O. Box 2180
Springfield, MO 65801

KSWF-FM
Clear Channel Broadcasting
P.O. Box 847430
Dallas, TX 75284-7430

KSYN-FM
Zimmer Radio Group
P.O. Box 1666
Joplin, MO 64802

KTEG-FM
Clear Channel Broadcasting
P.O.Box 847344
Dallas, TX 75284-7344

KTEX-FM
Clear Channel Broadcasting
P.O. Box 847413
Dallas, TX 75284-7413

KWEY-FM
P.O. Box 587
Weatherford, OK 73096

KYLZ-FM
P.O. Box 30925
Albuquerque, NM 87190-0925

Lamar Outdoor
P.O. Box 96030
Baton Rouge, LA 70896

Lampert & Company
POB 6119
Ocala, FL 34478

Lariat
Saddleback College
28000 Marguerite Parkway
Mission Viejo, CA 92692

LaSalle Bank
Commercial Loan Payments
8617 Innovation Way
Chicago, IL 60682

Loyolan
Daum Hall Loyola Marymount Univerci
One LMU Drive, MS 8470
Los Angeles, CA 90045

Mace and Crown
Old Dominion Univercity
Bursar's Office/MC
Norfolk, VA 23529

Marietta Daily Journal
P.O.Box 449
Marietta, GA 30061

Marquette Tribune
Student Media, Marquette Univercity
1131 West Wisconsin Avenue
Milwaukee, WI 53233

Massachusetts Daily Collegian
Univercity of Massachusetts
113 Campus Center
Amherst, MA 01003

MBNA
POB 15137
Wilmington, DE 19886

Miami Herld
One Herald Plaza
Miami, FL 33132

Miami Hurricane
Univercity of Miami
P.O. Box 248132
Coral Gables, FL 33124-6922

Miami Student
15 MacMilan Hall-Miami University
Oxford, OH 45056

Middletown Press
2 Main Street
Middletown, CT 06457

MPA
POB 260
WPS 30-10 Broadway, Ste. 2601
Fair Lawn, NJ 07410-8501

National Mobile Billboards
P.O. Box 190153
Fort Lauderdale, FL 33319

News Record
Student Life Pavilions, Suite 160
P.O. Box 210136
Cincinnati, OH 45221-0136

Nissan Infiniti
POB 0548
Carol Stream, IL 60132

North Star News
North Harris College
2700 W. W. Thorne Drive
Houston, TX 77073

North Texas Daily
P.O. Box 311241
Denton, TX 76203-1241

Northerner
Nunn Drive UC 203
Highland Heights, KY 41099

Northview Bank & Trust
245 Waukegan Rd.
Northfield, IL 60093

Observer
350 Martin Luther King. Jr. Blvd.
Robeson Campus Center_Room 237
Newark, NJ 07102

Observer (Notre Dame)
024 South Dining Hall
P.O. Box 779
Notre Dame, IN 46556

Oklahoma Daily
860 Van Vleet Oval, Room 149A
Norman, OK 73019-2052

On Campus Advertising
163 Canal Street
Suite 301
Boston, MA 02114

Opus Broadcasting
c/o Vericore
1200 West Causeway Approach
Mandeville, LA 70471

Oracle
Student Association, SUB428, Suny Ne
75 S. Manheim Blvd.
New Paltz, NY 12561

OTC Eagle
Ozarks Technical Community College
P.O. Box 5958
Springfield, MO 65801-5958

Pan American
University of Texas
1201 West University Drive
Edinburg, TX 78541-2999

Parthenon
309 Smith Hall
Marshall University
Huntington, WV 25755

Patriot
c/o Francis Marion University
P.O. Box 100547, UC Room 201
Florence, SC 29501

Pitney Bowes
2225 American Drive
Neenah, WI 54956

Post
20 East Union Street
Athens, OH 45701

Professional Sports Publications
355 Lexington Avenue
New York, NY 10017

Prospector
2088 North Beal Road
Marysville, CA 95901

Purdue Exponent
P.O.Box 2506
460 Northwestern Avenue
West Lafayette, IN 47006-2506

Ranger
San Antonio College, Dept. of Journ
1300 San Pedro Avenue, Loftin Stude
San Antonio, TX 78212-4299

Real Detroit Weekly
359 Livernois-2nd Floor
Ferndale, MI 48220

Red & Black
540 Baxter Street
Athens, GA 30605

Richland Chronicle
12800 Abrams Road
Dallas, TX 75243-2199

Richmond Times
P.O. Box 27775
Richmond, VA 23261-7775

Rider News
Rider University
2083 Lawrenceville Road
Lawrenceville, NJ 08648

Rock Hill Herald
P.O. Box 2242
Raleigh, NC 27602-2242

Reef Real Estate
One Mid America Plaza
Route 83 & 22nd Street, Suite 110
Oakbrook Terrace, IL 60181

Saber
Columbus State University
4225 University Avenue
Columbus, GA 31907

San Francisco Foghorn
2130 Fulton Street
San Francisco, CA 94117-1080

Scribe
Seminole Community College
100 Weldon Blvd.
Sanford, FL 32773-6199

Setonian
Seton Hall University Newspaper
400 South Orange Avenue
South Orange, NJ 07079

Shorthorn
P.O. Box 19038
Arlington, TX 76019

Sign Co USA
1350 University Avenue
Berkeley, CA 94702

Signal
33 Gilmer Street
Room 200
Atlanta, GA 30303

Silhouette
801 Campus drive
Garden City, KS 67846

Sophian
Smith College
Capen Annex, Smith College
Northampton, MA 01063

Southern Digest
southern University
P.O. Box 10180
Baton Rouge, LA 70813

Southwestern
Southwestern Oklahoma State Univers
100 Campus Drive
Weatherford, OK 73096

Spark
CPCC-Central Campus
P.O. Box 35009
Charlotte, NC 28235-5009

Spectrum
PO Box 10835
Albany, NY 12201

Spelman Spotlight
350 Spelman Lane
Box 1234
Atlanta, GA 30314-4399

Spinnaker
Bldg.14Room2627, North Florida Univ
4567 St. Johns Bluff Rd. S
Jacksonville, FL 32224-2645

Squelch
P.O. Box 4116
Berkeley, CA 94704

Stanford Daily
The Stroke Publications Building
Suite 101 Mail Code 2240
Stanford, CA 94305

State Newspaper
P.O. Box 402666
Atlanta, GA 30384-2666

Staten Island Advance
950 Fingerboard Road
Staten Island, NY 10305

Stoutonia
137 Memorial Student Center
302 10th Avenue
Menomonie, WI 54751

Student Life
WU Student Media, Inc.
one Brookings Drive #1039
Saint Louis, MO 63130

Swift Outdoor
P.O. Box 7656
Waco, TX 76714-7656

Syracuse Record
800 Nottingham Road
Syracuse, NY 13224

Talon Marks
11110 Alondra Blvd.
Norwalk, CA 90650

Targum Publishing
126 College Avenue
Suite 431
New Brunswick, NJ 08903

Technician
NC State University
BOX 7203
Raleigh, NC 27695-7203

Telescope
Palomar College Telescope
1140 W. Mission Road
San Marcos, CA 92069

Ticker
Student Newspaper of Baruch College
One Bernard Baruch Way, Box 3-290
New York, NY 10010

Times Retail
Box 644027
Cincinnati, OH 45264

Torch
Official Student Newspaper, Univers
Center oom 29, 800 Utopia Parkway
Queens, NY 11439

Tower
127 Pryzbyla Center, Cardinal Stati
620 Nichigan Avenue, NE
Washington, DC 20064

Transit Advertising Group
18470 W. Ten Mile Road
Suite 100
Southfield, MI 48075

TVI Times
525 Buena Vista SE
Suite 12B
Albuquerque, NM 87106

Tyler Morning Telegraph
410 W. Erwin Street
P.O. Box 2030
Tyler, TX 75710-2030

Tyler Publishing
1828 ESE Loop 323
Suite 312
Tyler, TX 75701

UC Berkeley Bus Announcement
University of Californis, Berkeley
191 University Hall
Berkeley, CA 94720-1106

United States Attorney
219 S. Dearborn
Chicago, IL 60604

United States Small Business Adm.
500 West Madison
Suite 1250
Chicago, IL 60661

University Chronicle
13 Stewart Hall
720 4th Avenue South
Saint Cloud, MN 56301-4498

Vanderbilt Hustler
2301 Vanderbilt Place
VU Station B 351504
Nashville, TN 37235-1504

Vermilion
P.O.Box 44813
Lafayette, LA 70504-4813

Voice
Glendale Community College
6000 W. Olive Avenue
Glendale, AZ 85302

Voyager
1100 University Parkway
Building 36, Room 110
Pensacola, FL 32514

VPI Sales
P.O. Box 1000
Dept. 173
Memphis, TN 38148

WACL-FM
Clear Channel Broadcasting
5940 Collections Center Drive
Chicago, IL 60693

WAMX-FM
Clear Channel Broadcasting
P.O. Box 406074
Atlanta, GA

Washington City Paper
2390 Champlain Street, NW
Washington, DC 20009

Washington Mutual
POB 660487
Dallas, TX 75266

WASK-FM
P.O. Box
Lafayette, IN 47903

WAVF-FM
Apex Broadcasting, Inc
P.O. Box 62726
North Charleston, SC 29419

WAZR-FM
Clear Channel Broadcasting
5940 Collections Center Drive
Chicago, IL 60693

WAZY-FM
Artistic Media Partners
3824 South 18th Street
Lafayette, IN 47909

WBKS-FM
Clear Channel Broadcasting
P.O. Box 406074
Atlanta, GA 30384-6074

WBLK-FM
P.O. Box 13077
Newark, NJ 07188

WBTJ-FM
Clear Channel Broadcasting
P.O. Box 402584
Atlanta, GA 30384-2584

WCIL-FM
P.O. Box 1610
Cape Girardeau, MO 63702-1610

WCLD-FM
P.O. Box 780
Cleveland, MS 38732

WDTL-FM
Hodges Broadcasting
P.O. Box 1438
Cleveland, MS 38732

WEDG-FM
50 James E. Casey Drive
Buffalo, NY 14206

Wells Fargo Bank
POB 182128
Columbus, OH 43218

WERV-FM
Next Media Operating
Dept. 809250
Chicago, IL 60680-9250

Wesleyan Argus
Wes P.O. Box 7055
222 Church Street
Middletown, CT 06459

WEUP-FM
P.O. Box 11398
Huntsville, AL 35814-1398

WFKS-FM
Clear Channel Broadcasting
P.O. Box 402526
Atlanta, GA 30384-2526

WGBT-FM
Clear Channel Broadcasting
P.O. Box 402520
Atlanta, GA 30384-2520

WGMG-FM
1010 Tower Place
Bogart, GA 30622

WHRP-FM
P.O. Box 643252
Cincinnati, OH 45264-3252

WHTF-FM
3000 Oles Road
Tallahassee, FL 32308

WHUR-FM
Rojas & Walker
620 Oak Harbor Blv., 2nd Floor
Slidell, LA 70458

WHXT-FM
P.O. Box 9127
1900 Pineview Drive
Columbia, SC 29209

WHYN-FM
Clear Channel Broadcasting
P.O. Box 402660
Atlanta, GA 30384-2660

Williams Charles & Scott
2171 Jericho Turnpike, Suite LL1
Commack, NY 11725

Williams Record
Williams College
1018 Baxter Hall
Williamstown, MA 01267

WJBT-FM
Clear Channel Broadcasting
P.O. Box 402526
Atlanta, GA 30384-2526

WJMH-FM
Entercom Communications
7819 National Services Rd., Ste.401
Greensboro, NC 27409

WKEE-FM
Claer Channel Broadcasting
P.O.Box 406074
Atlanta, GA 30384-6074

WKHY-FM
P.O. Box 7880
Lafayette, IN 47903

WKOR-FM
Cumulus Broadcasting
P.O. Box 643123
Cincinnati, OH 45264-3123

WKZL-FM
P.O. Box 36070
Greensboro, NC 27416-6070

WLFF-FM
Artistic Media Partners
3824 South 18th Street
Lafayette, IN 47909

WLFI-TV
90361 Collection Center Drive
Chicago, IL 60693

WLZX-FM
45 Fisher Avenue
East Longmeadow, MA 01028

WMBC-FM
Culumus Broadcasting
P.O. Box 643123
Cincinnati, OH 45264-3123

WMVP Radio
Commercial Collections Corporation
34 Seymour Street
Tonawanda, NY 14150

WPUP-FM
Southern Broadcasting Companies
1010 Tower Place
Bogart, GA 30622

WRAL-FM
711 Hillsborough Street
Raleigh, NC 27603

WRDU-FM
Clear Channel Broadcasting
P.O. Box 402570
Atlanta, GA 30384-2570

WRIF-FM
Great Media Detroit
8662 Reliable Parkway
Chicago, IL 60686-0086

WRUF-FM
P.O. Box 14444
University Station
Gainesville, FL 32604

WRVQ-FM
Clear Channel Broadcasting
P.O. Box 402584
Atlanta, GA 30384-2584

WRXL-FM
Clear Channel Broadcasting
P.O. Box 402584
Atlanta, GA 30384-2584

WRYV-FM
P.O. Box 661
Gallipolis, OH 45631

WSCR Radio
Szabo Associates
3355 Lenox Road NE 9th Floor
Atlanta, GA 30326

WSSP-FM
Clear Channel Broadcasting
P.O. Box 406337
Atlanta, GA 30384-6337

WTAO-FM
Clear Channel Broadcasting
5623 Collections Center
Chicago, IL 60693

WTMG-FM
Sunshine Broadcasting
100 NW 76th Drive, Suite 2
Gainesville, FL 32607

WWDM-FM
P.O. Box 9127
1900 Pineview Drive
Columbia, SC 29209

WWLD-FM
P.O. Box 643228
Cincinnati, OH 45264-3123

WWWZ-FM
4230 Faber Place Drive
Suite 100
North Charleston, SC 29405

WXSR-FM
Clear Channel Broadcasting
P.O. Box 402588
Atlanta, GA 30384-2588

WXTQ-FM
300 Columbus Road
P.O. Box 210
Athens, OH 45701

WXXB-FM
P.O. Box 7880
Lafayette, IN 47903

WZBQ-FM
Clear Channel Broadcasting
P.O. Box 406056
Atlanta, GA 30384

Xavier Newswire
Xavier University
3800 Victory Parkway
Cincinnati, OH 45207-2129

Zipsheet
747 Meeting Street
West Columbia, SC 29169